

Fill in this information to identify the case:Debtor 1 Robert C HilliardDebtor 2 Mary Lou Hilliard
(Spouse, if filing)United States Bankruptcy Court for the: MIDDLE DISTRICT OF PENNSYLVANIACase number 18-02070**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: BANK OF AMERICA, N.A.

Court claim no. (if known): _____

Date of payment change:Must be at least 21 days after date of this notice 10/12/2018

Last 4 digits of any number you use to identify the debtor's account: _____

5799**New total payment:**Principal, interest, and escrow, if any \$ 902.82**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☐ No☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ _____

New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☐ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ %

New interest rate: _____ %

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☐ No☒ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)Reason for change: NUMBER OF DAYS IN THE BILLING CYCLE CHANGEDCurrent mortgage payment: \$ 917.26New mortgage payment: \$ 902.82

Debtor 1 Robert C Hilliard
First Name Middle Name Last Name

Case number (if known) 18-02070

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☒ I am the creditor.

☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Leah R. Turner Date 09/18/2018
Signature

Print: Leah R. Turner Title AVP; Bankruptcy Specialist

Company Bank of America

Address 4161 PIEDMONT PKWY, BANK OF AMERICA TRIAD CENTE
Number Street
Greensboro, NC 27410
City State ZIP Code

Contact phone (336) 854-6458 Email leah.r.turner@bankofamerica.com

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA (HARRISBURG DIVISION)

Chapter: 13 No. 18-02070

In re:

Judge: HENRY W. VAN ECK

Robert C Hilliard

Mary Lou Hilliard

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that on 09/18/2018, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage pre-paid, or via filing with the US Bankruptcy Court's CM ECF system.

By U.S. Postal Service First Class Mail Postage Prepaid:

Debtor: Robert C Hilliard
1202 Bent Creek Blvd
Mechanicsburg, PA 17050-1823

Co-Debtor: Mary Lou Hilliard
1202 Bent Creek Blvd
Mechanicsburg, PA 17050-1823

Debtor's Attorney: DEBORAH A. HUGHES
2080 Linglestown Rd Ste 201
Harrisburg, PA 17110-9670

Trustee: CHARLES J DEHART, III
8125 Adams Dr Ste A
Hummelstown, PA 17036-8625

/s/ Irene Zhao

LCI
(as Authorized Agent for Bank of America N.A.)
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650.342.9486 (x250)
izhao@lciinc.com